

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
LAW OFFICE OF LEE M. PERLMAN 1926 Greentree Road, Suite 100 Cherry Hill, NJ 08003 (856) 751-4224	
In RE: Howard Stalker	Case No.: 18-12877 ABA Judge: ABA Chapter 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor(s) in this case opposes the following (choose one):

1. ☐ Motion for Relief from the Automatic Stay filed by _____
_____, creditor,
A hearing has been scheduled for _____, at _____.

_____ Motion to Dismiss filed by the Chapter 13 Trustee.
A hearing has been scheduled for _____, at _____.

☒ Certification of Default filed by CitiMortgage, Inc.
I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one)
_____ Payments have been made in the amount of \$_____, but have not been
accounted for. Documentation in support is attached.

_____ Payments have not been made for the following reasons and debtor proposes
repayment as follows (explain your answer):

☒ Other (explain your answer): I was negatively impacted by Covid-19 and intend to
cure the arrears over a period of time.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 4/20/21

/s/ Howard Stalker
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.